

# FINANCIAL AID

## Overview

The colleges of the Kentucky Community and Technical College System (KCTCS) administer a variety of federal and state student financial aid programs, including local scholarships that are specific to an individual college or program. There is no charge to apply for student aid. Among the U.S. Department of Education Title IV programs offered are Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Federal Work Study, and federally supported Federal Direct Loan Program. The colleges also participate in state supported aid programs. Detailed information regarding student financial aid can be found on KCTCS' website.

## Student Eligibility and Application

To receive student financial aid from any program in which KCTCS participates requires meeting established eligibility criteria. A listing of specific criteria can be found on KCTCS' website. In general, you must have a demonstrated need as supported by the Free Application for Federal Student Aid (FAFSA) and a high school diploma or a General Education Development (GED) Certificate. You apply for student aid electronically by using the U.S. Department of Education's Web site, (<https://studentaid.gov/fafsa-apply/2024-25/roles> (<https://studentaid.gov/fafsa-apply/2024-25/roles/>)). Applying for student financial aid is free. You will need the appropriate income tax forms for you and your spouse or you and your parents (1040, 1040 A, 1040EZ, or 1040 Telefile). If you did not file a tax return you will need documentation of all sources of income, taxed or untaxed.

It is recommended that all records and materials used in completing the application be saved. A percentage of all applicants are randomly selected by the U.S. Department of Education for a process known as verification. If selected for verification, documentation must be provided in order to receive aid. Applying early ensures consideration of your information for maximum funding and applicants are encouraged to apply as soon **after** October 1 as possible.

For questions concerning the U.S. Department of Education Title IV programs, you may contact the Federal Student Aid Information Center between 9 a.m. and 8 p.m. (Eastern Time) Monday through Friday: 1-800-4-FED-AID (1-800-433-3243) or 1-800-730-8913 TDD for hearing impaired; otherwise you can contact your local college financial aid office.

**Program Applicability:** For student's receiving federal student aid, all coursework must be applicable to the student's program of study. Students enrolled in courses that do not count toward their degree, certificate, or other recognized credential, those courses cannot be used in the determination of financial aid eligibility.

## Dual Enrollment/Consortium Agreements

In some instances, a student may take classes at different KCTCS colleges and generally count their full enrollment for financial aid purposes. If students wish to count enrollment hours from other universities towards their total enrollment, specific eligibility requirements apply. Please consult your local student financial aid office for criteria.

## Federal Student Loans

KCTCS colleges participate in the Federal Direct Loan Program. Even if you do not qualify for other federal grant aid, you can still qualify for a federal loan. To qualify, you must complete the FAFSA, entrance counseling, and a signed master promissory note. You must also be enrolled for a minimum of six credit hours.

## State Programs

The Kentucky Higher Education Assistance Authority (KHEAA) administers a number of state supported student financial aid programs. Among those offered are:

- College Access Program (CAP),
- Kentucky Educational Excellence Scholarship (KEES),
- Kentucky Work Ready Scholarship, and
- KHEAA Early Childhood Development Scholarship.

For the complete listing of aid program offerings, please see KHEAA's website: [www.kheaa.com](http://www.kheaa.com) (<http://www.kheaa.com>).

## Statutory Scholarships (Waivers) for Kentucky Residents

KCTCS by virtue of state statute offers several tuition scholarships for Kentucky residents who meet specific eligibility criteria. Included in these are scholarships for: KCTCS Faculty and Staff; Kentucky residents age 65 or older; survivors of police officers, firefighters or volunteer firefighters killed in the line of duty; survivors of police officer, firefighter, or volunteer firefighter permanently disabled in the line of duty; supervising teachers and resource teachers; foster and adopted children; veterans; and children, step-children, and/or orphans of veterans killed or disabled in action.

A more detailed overview and eligibility requirements can be found on the KCTCS Website.

## KCTCS and College Scholarships for Kentucky Residents

KCTCS and each local college also offer a number of tuition scholarships for Kentucky residents. These include:

- KCTCS Presidential Scholarship;
- John T. Smith Scholarship;
- Commonwealth Scholarship;
- Kentucky Colonels Better Life Scholarship;
- Charles E. Cranmer-Liquid Transport, Inc. Scholarship; and
- the Robert Stephen Weimann Tuition Scholarship for Non-Traditional Harlan County Residents.

For details and application information, please contact your local college's student financial aid office.

Additionally, each year, individuals, organizations and companies make funding available for scholarships to various KCTCS colleges. The amount and criteria for these awards will vary. These scholarships are advertised when available, and eligible students may apply at that time. Information is available through your local college's student financial aid office.

## College Tuition Scholarships

Each of the KCTCS institutions offer tuition scholarships. Among these scholarships are: foundation scholarships; need-based; program-specific;

KCTCS Employee Spouse/Dependents; and Securing Educational Excellence in Kentucky Scholarship (SEEK). Please contact your local college for specifics.

the worksheet and examples used for this calculation can be requested from each KCTCS College's Office of Student Aid.

## Third Party Assistance Programs

There are a wide number of outside agencies who offer educational assistance and other services to students. Included among them are Kentucky Department of Veterans Affairs, Kentucky National Guard, Kentucky Office of Vocational Rehabilitation, and Kentucky Office for the Blind. A more detailed listing and brief description of the programs they offer and contacts for each can be found on the KCTCS Website. Additionally, local social service agencies offer a variety of programs to assist students including the Kentucky Works (JOBS), Temporary Assistance for Needy Families (TANF), Workforce Investment Act (WIA), and AmeriCorps.

## Tax Credits

The U.S. Government grants a tax credit for eligible persons and/or their dependent attending college filing a federal tax return. The tax credits are referred to as the HOPE Tax Credit and the Lifetime Learning Tax Credit. Please contact your personal tax advisor regarding your eligibility.

## Satisfactory Academic Progress (SAP)

Federal regulations mandate that all students under Title IV programs must maintain satisfactory academic progress in their course of study regardless of whether or not student aid is awarded each term. Satisfactory Academic Progress (SAP) is measured with the following standards: Qualitative (cumulative Grade Point Average of 2.0), Quantitative (Pace progression – students must successfully complete at least 67% of the attempted coursework), and Maximum Time Frame (equals 150% of the credits for program completion).

### SAP Appeal Process

Students placed on Satisfactory Academic Progress (SAP) suspension and having unusual circumstances (illness, death in the family, accidents, etc.) have the right to appeal.

### Implications of Suspension for Financial Aid

- Students who do not wish to appeal or whose appeal is denied, may take coursework at their own expense, and may regain financial aid eligibility.
- If a student is on Academic Probation or Academic Suspension, he/she will automatically be on Financial Aid Probation or Financial Aid Suspension.
- If an Academic Suspension is removed by appeal or any means, it does not mean that the financial aid suspension is automatically removed. The student must appeal his/her Financial Aid status separately to be considered for reinstatement financial aid eligibility.

*For additional information on Satisfactory Academic Progress please contact your local financial aid office.*

### Personal Financial Liability - Withdrawing or All 'E's

Students who withdraw from college before attending over 60 percent of the semester or who stop attending and therefore receive all 'E's may be financially liable to repay the student aid received. Persons desiring to withdraw from college must do so according to their college's withdrawal policy which can be found on the school's website. A copy of